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Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2	Check if this is: ☐ An amended filing
(Spouse, if filing)  United States Bankruptcy Court for the Northern District of Illinois  Case number (If known)	Chapter you are filing under:  ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
١.	Your full name	Robert	N/A
	Write the name that is on your	First name	First name
	government-issued picture identification (for example,	Middle name Shulman	Middle name
	your driver's license or passport).	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have	N/A	N/A
	used in the last 8 years.	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
		N/A	N/A
		First name	First name
		Middle name	Middle name
		Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)

Del	Case 17-1882 otor 1 Robert Shulman	8 Doc 1 Filed 06/22/17 Document	Entered 06/22/17 09:46:35 Page 2 of 42	Desc Main Case number:
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX-XX-3700	N/A	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years.  Include trade names and doing business as names.	I have not used any business nare  Shulman Towncar  Business name  N/A  Business name  N/A  EIN	N/A Business name N/A Business name N/A Business name N/A EIN N/A EIN	ny business names or EINs
5.	Where you live	75 Kristen Circle  Number Street Apt. 107  Schaumburg IL 60195 City, State, Zip Code Cook County  If your mailing address is different above, fill it in here. Note that the coany notices to you at this mailing address.  N/A  Number Street	N/A EIN  from the one urt will send	a different address:
6.	Why you are choosing this district to file for bankruptcy	City, State, Zip Code  Check one:  Over the last 180 days before	Check one:	30 days before filing this

- petition, I have lived in this district longer than in any other district.
- ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

N/A

- petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

N/A

Pa	art 2: Tell the Court Al	bout	Your Ba	nkruptcy Case				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	$\boxtimes$	Chapter	r 7				
			Chapter	r 11				
			Chapter	r 12				
			Chapter	r 13				
-								
8.	How you will pay the fee		local co yourself submitti	urt for more details a f, you may pay with c	bout how you ma ash, cashier's che	y pay. Typically, if eck, or money ord	with the clerk's office in your fyou are paying the fee er. If your attorney is with a credit card or check with	
				t <b>o pay the fee in ins</b> viduals to Pay Your F			n, sign and attach the <i>Application</i> orm 103A).	
			7. By latis less to pay the	w, a judge may, but it han 150% of the offic he fee in installments	s not required to, cial poverty line the c). If you choose t	waive your fee, and at applies to your his option, you mu	only if you are filing for Chapter and may do so only if your income family size and you are unable ust fill out the <i>Application to</i> If file it with your petition.	
9.	Have you filed for	$\boxtimes$	No					
	bankruptcy within the last 8 years?		Yes	District <b>N/A</b>	Wher	MM/DD/YYYY	Case number	
				District N/A	Wher		Case number	
						MM/DD/YYYY		
				District N/A	Wher	MM/DD/YYYY	Case number	
10.	Are any bankruptcy cases pending or being	$\boxtimes$	No					
	filed by a spouse who is not filing this case with		Yes	Debtor <b>N/A</b>			Relationship	
	you, or by a business partner, or by an affiliate?			District	Wher	MM/DD/YYYY	Case number	
				Debtor <b>N/A</b>			Relationship	
				District	Wher		Case number	
						MM/DD/YYYY		
11.	Do you rent your residence?		Yes. Has	idence?	an eviction judgme	nt against you and o	do you want to stay in your	
				No. Go to line 12. Yes. Fill out <i>Initial Sta</i> with this bankruptcy p		riction Judgment Ag	ainst You (Form 101A) and file it	

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Pa	rt 3: Report About Ai	ny Bı	usine	sses You Own as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?		No.	Go to Part 4.
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			
Pa	rt 4: Report if You Ov	wn o	r Have	e Any Hazardous Property or Any Property That Needs Immediate Attention
14.	Do you own or have any property that poses or	$\boxtimes$	No.	
	is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		Yes.	
	For example, do you own			

Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

Tell the court whether you have received briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

livestock that must be fed, or a building that needs urgent repairs?

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

> Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

If you believe you are not required to receive a briefing about credit counseling, you must file

a motion for waiver of credit counseling with

the court.

#### About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): I certify that I asked for credit I certify that I asked for credit counseling services from an approved counseling services from an approved agency, but was unable to obtain those agency, but was unable to obtain those services during the 7 days after I made my services during the 7 days after I made my request, and exigent circumstances merit request, and exigent circumstances merit a a 30-day temporary waiver of the 30-day temporary waiver of the requirement. requirement. To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet requirement, attach a separate sheet explaining what efforts you made to obtain the explaining what efforts you made to obtain the briefing, why you were unable to obtain it briefing, why you were unable to obtain it before you filed for bankruptcy, and what before you filed for bankruptcy, and what exigent circumstances required you to file this exigent circumstances required you to file this case. case. Your case may be dismissed if the court is Your case may be dismissed if the court is dissatisfied with your reasons for not dissatisfied with your reasons for not receiving receiving a briefing before you filed for a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing must still receive a briefing within 30 days within 30 days after you file. You must file a after you file. You must file a certificate certificate from the approved agency, along from the approved agency, along with a copy with a copy of the payment plan you of the payment plan you developed, if any. If developed, if any. If you do not do so, your you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is Any extension of the 30-day deadline is granted only for cause and is limited to a granted only for cause and is limited to a maximum of 15 days. maximum of 15 days. I am not required to receive a briefing I am not required to receive a briefing about credit counseling because of: about credit counseling because of: Incapacity. I have a mental illness Incapacity. I have a mental illness or or a mental deficiency a mental deficiency that that makes me incapable makes me incapable of of realizing or making realizing or making rational decisions about rational decisions about finances. finances. Disability. My physical disability Disability. My physical disability causes me to be unable to causes me to be unable to participate in a briefing participate in a briefing in person, by phone, or in person, by phone, or through the internet, even through the internet, even after I reasonably tried to after I reasonably tried to Active duty. I am currently on active Active duty. I am currently on active military duty in a military duty in a military military combat zone. combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a motion for waiver of credit counseling with

the court.

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Pa	art 6: Answer These C	luest	ions for Reporting Purpose	es			
16.	6. What kind of debts do you have?  16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 10 incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts: N/A						
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			7. Do	Go to line 18.  you estimate that after any exen id that funds will be available to		
18.	How many creditors do you estimate that you owe?		1-49 50-99 100-199 200-999		1,000 - 5,000 5,001 - 10,000 10,001 - 25,000		25,001 - 50,000 50,001 - 100,000 More than 100,000
19.	How much do you estimate your assets to be worth?		\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million		\$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001, to \$100 million \$100,000,001 to \$500 million		\$500,000,001 to \$1 billion \$1,000,000,001 to \$10 billion \$10,000,000,001 to \$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?		\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million		\$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001, to \$100 million \$100,000,001 to \$500 million		\$500,000,001 to \$1 billion \$1,000,000,001 to \$10 billion \$10,000,000,001 to \$50 billion More than \$50 billion

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Desc Main Case number:

Part 7:

Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

06/12/2017 /s/ Robert Shulman Debtor 1 MM/DD/YYYY

#### For your attorney, if you are represented by one

Note that BkAssist is licensed for use only by attorneys. If you are not represented by an attorney, you may not file this petition.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jeffrey Whitehead	06/12/2017
Attorney for Debtor(s)	MM/DD/YYYY

## Jeffrey Whitehead

Printed name

Whitehead & Associates, LLC

Firm name

19 South LaSalle Street

Number Street **Suite 1202** 

#### Chicago IL 60602

City, State, ZIP Code

jeffwhitehead\_2000@yahoo.com 312-648-0473 Email address

Contact phone

6280034

Bar number

Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the Northern District of Illinois	Check if this is an amended filing
Case number (If known)	

# Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	Summarize Your Assets	
		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$1,400.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$1,400.00
Pa	Summarize Your Liabilities	
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,161.00
	Your total liabilities	\$56,161.00
Pa	Summarize Your Income and Expenses	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,795.43
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J.	\$1,805.00

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman	
Debtor 2	
(Spouse, if filing)	Check if this is an amended filing
United States Bankruptcy Court for the Northern District of Illinois	
Case number(If known)	
Official Form 106A/B	
Schedule A/B: Property	12/15
In each category, separately list and describe items. List an asset only once. If a the category where you think it fits best. Be as complete and accurate as possible equally responsible for supplying correct information. If more space is needed, additional pages, write your name and case number (if known). Answer every quality and the second	le. If two married people are filing together, both are attach a separate sheet to this form. On the top of any lestion.
Part 1: Describe Each Residence, Building, Land or Other Real E	
1. Do you own or have any legal or equitable interest in any residence	s, building, land, or similar property?
<ul><li>No. Go to Part 2.</li><li>Yes. Where is the property?</li></ul>	
<ol><li>Add the dollar value of the portion you own for all of your entries fr entries for pages you have attached for Part 1. Write that number h</li></ol>	
Part 2: Describe Your Vehicles	
Do you own, lease, or have legal or equitable interest in any vehicles, we vehicles you own that someone else drives. If you lease a vehicle, also report Leases.	
3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles	
No.      Yes.	
4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles: Boats, trailers, motors, personal watercraft, fishing vessels, s	
<ul><li>No.</li><li>Yes.</li></ul>	
<ol><li>Add the dollar value of the portion you own for all of your entries fr entries for pages you have attached for Part 2. Write that number h</li></ol>	om Part 2, including any ere
Part 3: Describe Your Personal and Household Items	
Do you own or have any legal or equitable interest in any of the following deduct secured claims or exemptions)	ng items? (List the current value of the portion you own. Do not
6. Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	

\$750.00

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7.	Exa	ectronics  amples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ections; electronic devices including cell phones, cameras, media players, games	
		No Yes (Television, Audio Equipment and Cellular Phone \$125.00, D1)	\$125.00
8.	Exa	<b>llectibles of value</b> <i>amples:</i> Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, n, or baseball card collections; other collections, memorabilia, collectibles	
	$\square$	No Yes	
9.	Exa	uipment for sports and hobbies amples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes I kayaks; carpentry tools; musical instruments	
	$\square$	No Yes	
10.		earms amples: Pistols, rifles, shotguns, ammunition, and related equipment	
	$\square$	No Yes	
11.		othes amples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	$\square$	No Yes (Basic Wearing Apparel \$300.00, D1)	\$300.00
12.	Exa	welry amples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, d, silver	
		No Yes (Costume Jewelry \$100.00, D1)	\$100.00
13.		n-farm animals amples: Dogs, cats, birds, horses	
		No Yes	
14.		y other personal and household items you did not already list, including any health aids you not list	
	⊠ □	No Yes	
15.	Ad atta	d the dollar value of all of your entries from Part 3, including any entries for pages you have ached for Part 3. Write that number here	\$1,275.00
Pa	rt 4:	Describe Your Financial Assets	
		u own or have any legal or equitable interest in any of the following? (List the current value of the portion claims or exemptions)	you own. Do not deduct
16.		sh amples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your tion	
		No Yes	\$0.00
	Ц	163	<u> </u>

17.	<b>Deposits of money</b> Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.	
	No Shocking Account at RMO Housin \$435.00 (D4)	¢425.00
1Ω	Yes Checking Account at BMO Harris \$125.00 (D1)  Bonds, mutual funds, or publicly traded stocks	\$125.00
10.	Examples: Bond funds, investment accounts with brokerage firms, money market accounts	
	No Yes	\$0.00
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture	
	No Yes	\$0.00
20.	Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
	No ☐ Yes	\$0.00
21.	Retirement or pension accounts  Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	<b>43.60</b>
	<ul><li>No</li><li>Yes</li></ul>	\$0.00
22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company.  Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others	
	No No	40.00
00	Yes	\$0.00
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)  No	
	Yes	\$0.00
24.	<b>Interests in an education IRA</b> as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).	
	<ul><li>No</li><li>Yes</li></ul>	\$0.00
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit	
	No     Yes	\$0.00
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements	
	No ☐ Yes	\$0.00
27.	Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	3
	No □ Yes	\$0.00
		<del>+3100</del>

28.	Tax refunds owed to you Give specific information about them, including whether you already filed the returns and the tax years	
	No No Yes	\$0.00
29.	<b>Family support</b> <i>Examples</i> : Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No No Yes	\$0.00
30.	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else	
	☑ No ☐ Yes	\$0.00
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value	
	No No Yes	\$0.00
32.	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.	
	No □ Yes	\$0.00
33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
	<ul><li>☑ No</li><li>☐ Yes</li></ul>	\$0.00
34.	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims	
	☑ No           ☐ Yes	\$0.00
35.	Any financial assets you did not already list	
	☑ No □ Yes	\$0.00
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$125.00
Pa	rt 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real ex	state in Part 1.
37.	Do you own or have any legal or equitable interest in any business-related property?  ☑ No. Go to part 6. ☐ Yes. Go to line 38.	
Pa	Tt 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in farmland, list it in Part 1.	rest In.
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Go to part 7.  Yes. Go to line 47.	

Pa	Describe All Property You Own or Have an Interest in That You Did Not List Above	
53.	Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No  Yes	\$0.00
54.	Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here	
Pa	rt 8: List the Totals of Each Part of this Form	
55.	Part 1: Total real estate, line 2	
56.	Part 2: Total vehicles, line 5	_
57.	Part 3: Total personal and household items, line 15	<u>)</u>
58.	Part 4: Total financial assets, line 36	<u>)</u>
59.	Part 5: Total business-related property, line 45	_
60.	Part 6: Total farm- and fishing-related property, line 52	_
61.	Part 7: Total other property not listed, line 54	_
62.	Total personal property. Add lines 56 through 61	\$1,400.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62	\$1,400.00

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Fill in this information to identify your case:		
Debtor 1 Robert Shulman		
Debtor 2 (Spouse, if filing)		Check if this is an amended
United States Bankruptcy Court for the Northern District of Illinois	_	filing
Case number (If known)		

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Property You Claim as Exemp	ρt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming Illinois Exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

    You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- . For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Am	ount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Basic Household Goods (Line 6)	\$750.00		\$750.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Television, Audio Equipment and Cellular Phone (Line 7)	\$125.00		\$125.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Basic Wearing Apparel (Line 11)	\$300.00	⊠ □	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Costume Jewelry (Line 12)	\$100.00	⊠ □	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Checking Account at BMO Harris (Line 17)	\$125.00	⊠ □	\$125.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Total	\$1,400.00		\$1,400.00	

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3.	Are you claiming a homestead exemption of more than \$160,375.00?  (Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)  No  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No	
	□ No □ Yes	

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2 (Spouse, if filing)	Check if this is an amended
United States Bankruptcy Court for the Northern District of Illinois	filing
Case number (If known)	

# Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of the collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
Add the dollar value of your entries in Column A. Write that number here:	\$0.00		

# Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Document Page 16 of 42							
Fill in this information to identify  Debtor 1 Robert Shulman	your case:						
Debtor 2							
(Spouse, if filing)			Check if this is an amended filing				
United States Bankruptcy Court for the	Northern District of Illinois		9				
Case number (If known)							
Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15							
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1:  List All of Your PRIORITY Unsecured Claims							
1. Do any creditors have priority unse  No. Go to Part 2.  Yes.	cured claims against you?						
Part 2: List All of Your NONPRIORITY Unsecured Claims  3. Do any creditors have nonpriority unsecured claims against you?  ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  ☐ Yes.  4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one							
	or separately for each claim. For each cla n one creditor holds a particular claim, list ion Page of Part 2.						
			Total claim				
4.1	Last 4 digits of account	nt number: 5117	\$7,606.00				
Barclayclay/L.L. Bean Nonpriority Creditor's Name 125 South West Street	When was the debt in	curred: <b>12/12/2015</b>					
Number Street	As of the date you file Contingent	, the claim is: Check all that apply					
Wilmington DE 19801	☐ Unliquidated ☐ Disputed						
City, State, ZIP Code Who incurred the debt? Check one.	Type of NONPRIORI	TY unsecured claim:					
Debtor 1 only Debtor 2 only		ng out of a separation agreement or divorc	ce that				
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes		rt as priority claims n or profit-sharing plans, and other similar credit Card	debts				

	Total claim
Last 4 digits of account number: 3554	\$11,770.00
When was the debt incurred: 10/16/2015	
As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed	
Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
Last 4 digits of account number:	\$7,616.00
When was the debt incurred: 10/23/2015	
As of the date you file, the claim is: Check all that apply Contingent Unliquidated	
<ul> <li>□ Disputed</li> <li>Type of NONPRIORITY unsecured claim:         <ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify Credit Card</li> </ul> </li> </ul>	
Last 4 digits of account number: 0035	\$571.00
When was the debt incurred: 06/18/2015	
As of the date you file, the claim is: Check all that apply Contingent Unliquidated	
Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Credit Card	
Last 4 digits of account number: 0679	\$4,806.00
When was the debt incurred: 11/01/2001	
As of the date you file, the claim is: Check all that apply  Contingent	
Disputed	
Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Credit Card	
	When was the debt incurred: 10/16/2015  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: When was the debt incurred: 10/23/2015  As of the date you file, the claim is: Check all that apply Contingent Disputed  Type of NONPRIORITY unsecured claim: Student loans Dibigations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: 0035 When was the debt incurred: 06/18/2015 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit: sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: 0679 When was the debt incurred: 11/01/2001 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profits sharing plans, and other similar debts Debts to pension or profits sharing plans, and other similar debts

	Total claim
Last 4 digits of account number:	\$2,607.00
When was the debt incurred: 05/26/2014	
As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	
Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Credit Card	
Last 4 digits of account number: 3581	\$7,674.00
When was the debt incurred: 11/17/2015	
As of the date you file, the claim is: Check all that apply Contingent Unliquidated	
<ul> <li>□ Disputed</li> <li>Type of NONPRIORITY unsecured claim:         <ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify Credit Card</li> </ul> </li> </ul>	
Last 4 digits of account number:	\$4,568.00
When was the debt incurred: 12/12/2015  As of the date you file, the claim is: Check all that apply Contingent Unliquidated	
Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
Last 4 digits of account number:	\$7,262.00
When was the debt incurred: 10/02/2015	
As of the date you file, the claim is: Check all that apply Contingent Unliquidated	
Disputed	
Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Credit Card	
	When was the debt incurred: 05/26/2014  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: 3581 When was the debt incurred: 11/17/2015 As of the date you file, the claim is: Check all that apply Contingent Uniquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit: sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: When was the debt incurred: 12/12/2015 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit: sharing plans, and other similar debts Other. Specify Credit Card  Last 4 digits of account number: When was the debt incurred: 10/02/2015 As of the date you file, the claim is: Check all that apply Contingent Uniliquidated Disputed  Last 4 digits of account number: When was the debt incurred: 10/02/2015 As of the date you file, the claim is: Check all that apply Contingent Uniliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit: sharing plans, and other similar debts Debts to pension or profit: sharing plans, and other similar debts

		Total claim
4.10	Last 4 digits of account number:	\$187.00
Macy's Nonpriority Creditor's Name PO Box 8113	When was the debt incurred: 10/11/2014	
Number Street	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	
Mason OH 45040	☐ Disputed	
City, State, ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Credit Card	
4.11 Wells Fargo Card Service	Last 4 digits of account number: <b>7543</b>	\$1,494.00
Nonpriority Creditor's Name PO BOX 14517	When was the debt incurred: 03/31/2016	
Number Street  Des Moines IA 50306	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	
City, State, ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	

#### Part 3: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.

			Total claim
Γotal			
claims from Part 1	6a. Domestic support obligations	6a	\$0.00
	6b. Taxes and certain other debts you owe the government	6b	\$0.0
	6c. Claims for death or personal injury while you were intoxicated	6c	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here	6d	\$0.0
	<b>6e. Total</b> Add lines 6a through 6d.	6e	\$0.0
Total			
Part 2	6f. Student loans	6f	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h	\$0.0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here	6i	\$56,161.0

Case 17-18828 Doc 1 Filed 06/22/17 Entered 06/22/17 09:46:35 Desc Main Document Page 22 of 42

 6j. Total. Add lines 6f through 6i.
 Total claim

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Fill in this information to identify your case:		
Debtor 1 Robert Shulman		
Debtor 2		Check if this is an amended
(Spouse, if filing)		filing
United States Bankruptcy Court for the Northern District of Illinois		9
Case number		
(If known)		

# Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

    Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

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0	Debtor 1 Robert Shulman  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the Northern District of Illinois  Case number (If known)  fficial Form 106H		Check if this is an amended filing
	chedule H: Your Codebtors		12/15
pe fill	debtors are people or entities who are also liable for any debts you may have. ople are filing together, both are equally responsible for supplying correct info it out, and number the entries in the boxes on the left. Attach the Additional Paite your name and case number (if known). Answer every question.	rmation. If more space is neede	ed, copy the Additional Page,
1.	Do you have any codebtors? (If you are filing a joint case, do not list eit   No  Yes	ther spouse as a codebtor.)	
2.	Within the last 8 years, have you lived in a community property state territories include Arizona, California, Idaho, Louisiana, Nevada, New Me    No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with your spouse.	xico, Puerto Rico, Texas, Was	

. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Yes. In which community state or territory did you live? . Fill in the name and current address of that person.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the Northern District of Illinois  Case number (If known)	Check if this is:  An amended filing  A supplement showing post-petition chapter 13 income as of

# Official Form 106l

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Р	art 1:	Describe Employme	ent			
1.		r employment		Debtor 1	Debtor 2 or non-filing spouse	
Information If you have attach a sinformatic employers Include paself-emplo	informatio	••	Employment status	<ul><li>☐ Employed</li><li>☒ Not employed</li></ul>	<ul><li>☐ Employed</li><li>☐ Not employed</li></ul>	
		e more than one job, eparate page with	Occupation	N/A	_	
	n about additional	Employer's name	N/A	N/A		
	employers		Employer's address	N/A	N/A	
	Include pa	rt-time, seasonal, or yed work.	How long employed there?	N/A	N/A	
		n may include student or er, if it applies.				

### Part 2:

#### **Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2	List monthly gross wages, salary, and commissions before all payroll deductions).  If not paid monthly, calculate what the monthly wage would be.	\$0.00	
3	Estimate and list monthly overtime pay. 3.	\$0.00	
4	Calculate gross income. Add line 2 + line 3.	\$0.00	
5	List All payroll deductions:		
	5a. Tax, Medicare, and Social Security deductions   5a.	\$0.00	
	<b>5b.</b> Mandatory contributions for retirement plans 5b.	\$0.00	

	Document Page 26 of 42				
			For Debt	or 1	For Debtor or non-filing spouse
5c. Vo	luntary contributions for retirement plans	5c.	\$	0.00	
5d. Re	quired repayments of retirement fund loans	5d.	\$	0.00	
5e. Ins	surance	5e.	\$	0.00	
5f. Do	mestic support obligations	5f.	\$	0.00	
5g. Un	ion dues	5g.	\$	0.00	
5h. Otl	her deductions. Specify:	5h.	\$	0.00	
Add the	payroll deductions. Add lines 5a through 5h	6.	\$	0.00	
Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	
List all	other income regularly received:				
	t income from rental property and from operating a business, profession, farm	8a.	\$	0.00	
Att	ach a statement for each property and business showing gross receipts, linary and necessary business expenses, and the total monthly net income.				
8b. Int	erest and dividends	8b.	\$	0.00	
	mily support payments that you, a non-filing spouse, or a dependent gularly receive	8c.	\$	0.00	
	lude alimony, spousal support, child support, maintenance, divorce settlement, d property settlement.				
8d. Un	employment compensation	8d.	\$	0.00	
8e. So	cial Security	8e.	\$1,04	5.43	
8f. Otl	her government assistance that you regularly receive	8f.	\$	0.00	
you	lude cash assistance and the value (if known) of any non-cash assistance that u receive, such as food stamps (benefits under the Supplemental Nutrition sistance Program) or housing subsidies. Specify:				
8g. Pe	nsion or retirement income	8g.	\$	0.00	
8h. Otl	her monthly income. Specify:	8h.	\$	0.00	
Add all	other income. Add lines 8a-8h.	9.	\$1,04	5.43	
	te monthly income. Add line 7 + line 9. entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.		10.	\$1,0	045.43
	I other regular contributions to the expenses that you list in <i>Schedule J</i> Form 106J).		11.	\$7	750.00
depende	contributions from an unmarried partner, members of your household, your ents, your roommates, and other friends or relatives.				
pay exp	nclude any amounts already included in lines 2-10 or amounts that are not available to enses listed in <i>Schedule J</i> (Official Form 106J).				
	Contribution from daughter D1 hshld \$750.00		,, <b>Г</b>		
write tha	e amounts on lines 10 and 11. The result is the combined monthly income. Also at amount on the Summary of Your Assets and Liabilities and Certain Statistical tion (Official Form 106Sum) if it applies.		12.	\$1,7	795.43

[	Debtor 1	Case 17-18828 Robert Shulman	Doc 1	Filed 06/22/17 Document	Entered 06/22/17 09:46:35 Page 27 of 42	Desc Main Case number:
1	13. Do v	you expect an increase or de	ecrease with	nin the year after you fi	le this form?	

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman	
Debtor 2	Check if this is: ☐ An amended filing
(Spouse, if filing) United States Bankruptcy Court for the Northern District of Illinois	A supplement showing post-petition chapter 13 expenses as of
Case number (If known)	

# Official Form 106J

# Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Describe Your Househo	old				
1.	Is this a	a joint case?					
		o. Go to line 2. es. <b>Does Debtor 2 live in a se</b> p	arate household?				
		No. Yes. Debtor 2 must file Offici	al Form 106J-2, <i>Exper</i>	nses for Separate Househol	ld of Debtor 2		
2.	Do not lis	have dependents?  In the dependents is the dependents is the dependents is the dependent is in the dependent in the dependent in the dependent is in the dependent in the dependen	No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent with you?	live
3.	Do your depende	expenses include expenses ents?	of people other than	yourself and your	⊠ No □ Yes		
Pa	rt 2:	Estimate Your Ongoing	Monthly Expenses	s			
ex the	penses a e applicat clude exp	our expenses as your bankrus s of a date after the bankrus ole date enses paid for with non-cas Your Income(Official Form	otcy is filed. If this is high governmental assi	a supplemental Schedul	e J, check the box at th	e top of the form and	fill in
ex the Inc Sc	penses a e applicate clude exp hedule I:	s of a date after the bankrup ble date enses paid for with non-cas	otcy is filed. If this is h governmental assi 106l).	a supplemental Schedul	e J, check the box at th	e top of the form and and have included it	fill in
ex the Inc Sc	penses a e applicate clude exp hedule I:	s of a date after the bankrup ole date enses paid for with non-cas Your Income(Official Form uses for property other than the	otcy is filed. If this is h governmental assi 106l).	a supplemental Schedul	e J, check the box at th	e top of the form and and have included it	fill in
ex the Inc Sc	penses a e applicate clude exp hedule I: ete: Expen pense and	s of a date after the bankrup ole date enses paid for with non-cas Your Income(Official Form uses for property other than the	to be to be the second of the	a supplemental Schedul istance if you know the volume to t	e J, check the box at th	e top of the form and and have included it ess/Real-Estate Income	fill in
Inco Sco	penses a e applicate clude exp thedule I: te: Expen pense and	s of a date after the bankrup ole date  enses paid for with non-cas Your Income(Official Form uses for property other than the nexed to Schedule I.	to be to be the second of the	a supplemental Schedul istance if you know the volume to t	e J, check the box at the alue of such assistance d in the Summary of Busin	e top of the form and and have included it ess/Real-Estate Income Your expenses	fill in
Inc Sc	penses a e applicate clude exp thedule I: te: Expen pense and The rent mortgage If not inci	s of a date after the bankrup ole date  enses paid for with non-cas Your Income(Official Form uses for property other than the nexed to Schedule I.	to be to be the second of the	a supplemental Schedul istance if you know the volume to t	e J, check the box at the alue of such assistance d in the Summary of Busin	e top of the form and and have included it ess/Real-Estate Income Your expenses	fill in
Inc Sc	clude expended library expenses a complete expended library expenses and the rent mortgage of not incomplete. Real expenses and the rent mortgage of the ren	s of a date after the bankrupole date  enses paid for with non-cas Your Income(Official Form uses for property other than the nexed to Schedule I.  all or home ownership expense payments and any rent for the luded in line 4:	to be the second of the second	a supplemental Schedul istance if you know the volume to t	e J, check the box at the alue of such assistance d in the Summary of Busin 4.	e top of the form and and have included it ess/Real-Estate Income Your expenses	fill in

Doc 1

			Your expenses
	4d. Homeowner's association or condominium dues	4d.	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
ô.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$125.00
	6b. Water, sewer, garbage collection	6b.	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$65.00
	6d. Other. Specify: N/A	6d.	
7.	Food and housekeeping supplies	7.	\$300.00
	Childcare and children's education costs	8.	
).	Clothing, laundry, and dry cleaning	9.	\$20.00
0.	Personal care products and services	10.	\$75.00
1.	Medical and dental expenses	11.	\$125.00
2.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$50.00
3.	Entertainment, clubs, recreation, newspapers, magazine, and books	13.	\$15.00
4.	Charitable contributions and religious donations	14.	\$5.00
5.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	
	15d. Other insurance. Specify: N/A	15d.	
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
7.	Installment or lease payments		
	(None)	17.	\$0.00
8.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18.	
9.	Other payments you make to support others who do not live with you. Specify: N/A	19.	
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I (Official Form 106I)		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b.	
	20c. Property, homeowner's, or renter's insurance	20c.	
	20d. Maintenance, repair, and upkeep expenses	20d.	
	20e. Homeowner's association or condominium dues	20e.	
	20f. Other. Specify:	20f.	
21.	Other. Specify: N/A	21.	

22.	Calculate your monthly expenses.						
	22a. Add lines 4 through 21.	22a.	\$1,805.00				
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.					
	22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$1,805.00				
		_					
23.	Calculate your monthly net income						
	23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$1,795.43				
	23b. Copy your monthly expenses from line 22 above.	23b.	\$1,805.00				
	23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income	23c.	(\$9.57)				
24.	Do you expect an increase or decrease in your expenses within the year after you file this	form?					
	For example, do you expect to finish paying for your car loan within the year or do you expect you because of a modification to the terms of your mortgage?	ur mortgage payment t	to increase or decrea				
	<b>⊠</b> No						
	Yes. Explain						

Case 17-18828 Doc 1 Filed 06/22/17 Entered 06/22/17 09:46:35 Desc Main Document Page 31 of 42

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the Northern District of Illinois  Case number (If known)	Check if this is an amended filing
Official Form 106Dec  Declaration About an Individual Debtor's Schedules	12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
<ul> <li>No</li> <li>Yes. Name of person <u>N/A</u>. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signatur</li> </ul>	e (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules fil are true and correct.	led with this declaration and that they			
/s/ Robert Shulman Signature of Debtor 1	<u>06/12/2017</u> Date			
Signature of Debtor 2	<u>06/12/2017</u> Date			

	Fill in this information to identify your case:				
	Debtor 1 Robert Shulman				
	Debtor 2				
	(Spouse, if filing) ☐ Check if this is an amended filing				
	United States Bankruptcy Court for the Northern District of Illinois				
	Case number (If known)				
	fficial Form 107 atement of Financial Affairs for Individuals Filing for Bankruptcy 04/16				
info	as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct prmation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case mber (if known). Answer every question.				
	Give Details About Your Marital Status and Where You Lived Before				
1.	What is your current marital status?  ☐ Married ☐ Not married				
2.	During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.				
3.	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No □ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).				
P	art 2: Explain the Sources of Your Income				
4.	Did you have any income from employment or from operating a business during this year or the two previous calendar years?				
	Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.				
5.	Did you receive any other income during this year or the two previous calendar years?  Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.				
	List each source and the gross income from each source separately. Do not include income that you listed in line 4.  ☐ No ☐ Yes. Fill in the details.				
	Debtor 1 Debtor 2				

			Sources of income Describe below	Gross income from each source (before deductions and exclusions)	Sources of income Describe below	Gross income from each source (before deductions and exclusions)
	year ur	anuary 1 of current atil the date you r bankruptcy:		<u>\$6,270.00</u>		
	For las (January	t calendar year: 1 to December 31, 2016)	Social Security Benefits	\$12,527.20		
	before	calendar year that: 1 to December 31, 2015)		\$12,192.00		
	art 3:	•		ou Filed for Bankruptc	, ,	
6.			or 2's debts primarily co			. 44 11 0 0 2 404(0)
	☐ No	"incurred by an individ	ual primarily for a persor	consumer debts. Constal, family, or household	purpose."	n 11 0.5.C. § 101(8) as
		During the 90 days be	fore you filed for bankrup	otcy, did you pay any cre	ditor a total of \$6,425.00	* or more?
		☐ No. Go to line 7.				
		amount you p	paid that creditor. Do not	paid a total of \$6,425.00 include payments for do ments to an attorney for	mestic support obligatior	e payments and the total as, such as child support
		* Subject to adjustmen	nt on 04/01/2019 and eve	ery 3 years after that for o	cases filed on or after the	e date of adjustment.
	⊠ Ye	s. Debtor 1 or Debtor 2	or both have primarily	consumer debts.		
		During the 90 days be	fore you filed for bankrup	otcy, did you pay any cre	ditor a total of \$600 or m	ore?
		No. Go to line 7.				
		Do not includ		paid a total of \$600 or n support obligations, suc sis bankruptcy case.		
7.	Insiders partner; securition paymer	s include your relatives; corporations of which yes; and any managing ants for domestic support	any general partners; release an officer, director gent, including one for a obligations, such as child	ou make a payment on a atives of any general par or, person in control, or or business you operate as d support and alimony.	tners; partnerships of wh wner of 20% or more of t	nich you are a general heir voting

Debto	Case 17-18828 or 1 Robert Shulman	Doc 1 Filed 06/ Docum		ed 06/22/17 09:46:35 4 of 42	Desc Main Case number:
t I	Within 1 year before you file that benefited an insider? Include payments on debts gu ☑ No ☑ Yes. List all payments tha	aranteed or cosigned by		ments or transfer any prop	perty on account of a debt
Part	t 4: Identify Legal Acti	ons, Repossessions, a	nd Foreclosures		
L	Within 1 year before you file proceeding? List all such matters, including or custody modifications, and   No  Yes. Fill in the details	personal injury cases, s		,	

11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  ☑ No ☐ Yes. Fill in the details
l <b>2.</b>	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?  ☑ No ☐ Yes

Part 5: **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

Yes. Fill in the details of each gift or contribution

Part 6: **List Certain Losses** 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft,

fire, other disaster, or gambling?  $\square$ Yes. Fill in the details

Part 7: **List Certain Payments or Transfers** 

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No

囡 Yes. Fill in the details Doc 1

	erson who was paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
19 Si	effrey Whitehead O South LaSalle Street uite 1202 hicago, IL 60602	Expense & fee retainer (including any retainer for the filing fee)	06/05/2017	\$1,470.00
	mail or website address: ffwhitehead_2000@yahoo.com			
	erson Who Made the Payment if Not ou:			
70 #2	C Advising, Inc. 03 Washington Avenue 200 ay City, MI 48708	Fee for § 109(h)(1) briefing by approved nonprofit budget and credit counseling agency	06/01/2017	\$25.00
E	mail or website address:			
	erson Who Made the Payment if Not			
s. Wi	tnin 2 vears before vou filed for nankr	uptcy, did you sell, trade, or otherwise tran	sfer any property	to anyone, other
<b>tha</b> Inc	in property transferred in the ordinary lude both outright transfers and transfers	uptcy, did you sell, trade, or otherwise tran r course of your business or financial affair s made as security (such as the granting of a s that you have already listed on this statement	s? ecurity interest or	-
tha Inc pro M —	In property transferred in the ordinary lude both outright transfers and transfers perty). Do not include gifts and transfers No Yes. Fill in the details	r course of your business or financial affairs made as security (such as the granting of a set that you have already listed on this statement that you have already listed on the statement that you have alre	s? ecurity interest or	mortgage on your
that Incompression Incompressi	In property transferred in the ordinary lude both outright transfers and transfers perty). Do not include gifts and transfers No Yes. Fill in the details  thin 10 years before you filed for bankich you are a beneficiary? (These are No Yes. Fill in the details	r course of your business or financial affairs made as security (such as the granting of a set that you have already listed on this statement that you have already listed on the statement that you have alre	s? ecurity interest or self-settled trust o	mortgage on your
that Incorporate I	In property transferred in the ordinary lude both outright transfers and transfers perty). Do not include gifts and transfers No Yes. Fill in the details  thin 10 years before you filed for bank ich you are a beneficiary? (These are No Yes. Fill in the details  List Certain Financial Account thin 1 year before you filed for bankrunefit, closed, sold, moved, or transfer lude checking, savings, money market, or transfer lude checking lude	r course of your business or financial affairs made as security (such as the granting of a set that you have already listed on this statement truptcy, did you transfer any property to a soften called asset-protection devices.)  s, Instruments, Safe Deposit Boxes, and Statements, were any financial accounts or instru	s? security interest or self-settled trust of orage Units ments held in you	mortgage on your or similar device of
that Incorproduct with the Incorproduct with	In property transferred in the ordinary lude both outright transfers and transfers perty). Do not include gifts and transfers No Yes. Fill in the details  thin 10 years before you filed for bank ich you are a beneficiary? (These are No Yes. Fill in the details  List Certain Financial Account thin 1 year before you filed for bankrunefit, closed, sold, moved, or transfer lude checking, savings, money market, okerage houses, pension funds, cooperat No Yes. Fill in the details	r course of your business or financial affairs made as security (such as the granting of a set that you have already listed on this statement truptcy, did you transfer any property to a soften called asset-protection devices.)  s, Instruments, Safe Deposit Boxes, and Statement property to a security of the called asset-protection devices.	s? security interest or self-settled trust of orage Units ments held in you sit; shares in bank ons.	mortgage on your or similar device of ur name, or for you as, credit unions,

Part 9:	Identify Property You Hold or Control for Someone Else
hold ii ⊠ N	the hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or in trust for someone.  To es. Fill in the details.
Part 10:	Give Details About Environmental Information
For the pu	urpose of Part 10, the following definitions apply:
hazar statut • Site m or use • Hazar	onmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of dous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including es or regulations controlling the cleanup of these substances, wastes, or material.  Interest any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it do own, operate, or utilize it, including disposal sites.  Industrial means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, dous material, pollutant, contaminant, or similar term.
Report all	notices, releases, and proceedings that you know about, regardless of when they occurred.
envire	ny governmental unit notified you that you may be liable or potentially liable under or in violation of an onmental law?  o es. Fill in the details  you notified any governmental unit of any release of hazardous material?  o es. Fill in the details
26. Have and o	you been a party in any judicial or administrative proceeding under any environmental law? Include settlements rders.  o es. Fill in the details
Part 11:	Give Details About Your Business or Connections to Any Business
	n 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any
busin	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation
	o. None of the above applies. Go to Part 12. es. Check all that apply above and fill in the details below for each business.

Business name and address	Describe the nature of the business and identify the accountant or bookkeeper	Employer identification number (Do not include SSN or ITIN) Dates business existed
Shulman Towncar	Livery Service N/A	(Same as SSN/ITIN) 01/2005 to 01/2015

Yes. Name of person N/A -- the BkAssist software used to prepare this petition is licensed for use only by

Entered 06/22/17 09:46:35

Desc Main

Case 17-18828

attorneys.

Debtor 1

Doc 1

Filed 06/22/17

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Fill in this information to identify your case:	
Debtor 1 Robert Shulman  Debtor 2	
(Spouse, if filing)	Check if this is an amended
United States Bankruptcy Court for the Northern District of Illinois	filing
Case number (If known)	

# Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

## Part 1: List Your Creditors Who Hold Secured Claims

For any creditors that you listed in Part 1 of Schedule D: Creditors Who Hold Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

12/15

## Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property lease

Will the lease be assumed?

### Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

/s/ Robert Shulman	06/12/2017
Signature of Debtor 1	Date
	06/12/2017
Signature of Debtor 2	Date

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Fill in this information to identify your case:		
Debtor 1 Robert Shulman  Debtor 2	Check if this is:	
(Spouse, if filing) United States Bankruptcy Court for the Northern District of Illinois		An amended filing A supplement disclosing additional payments or agreements as of
Case number (If known)		

# Form BKA-2030

# **Disclosure of Compensation of Attorney for Debtor**

12/15

Use this procedural form, if desired, to disclose the matters enumerated in 11 U.S.C. § 329 and Fed. R. Bankr. P. 2016(b).

Disclosure is required within 14 days after the order for relief or another time as the court may direct. A supplemental disclosure is required within 14 days after any payment or agreement not previously disclosed.

Attach a copy of the retainer agreement, if any.

## Part 1: Compensation

	For legal services, I have agreed to accept		\$1,135.00
	Prid	or to the filing of this statement I have received Retainer for legal services	\$1,135.00
		Retainer for expenses, including the court filing fee $\ldots\ldots$	\$335.00
	Bal	ance Due	\$0.00
2.		e source of the compensation paid to me was:	
	_		
3.	The	source of compensation to be paid to me is:	
		Debtor ☐ Other (specify) ☑ N/A	
4.		I have not agreed to share the above-disclosed compensation associates of my law firm.	with any other person unless they are members and
	□ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.		

#### Part 2:

## Services

- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy.
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan that may be required.
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.
  - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters.

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Filed 06/22/17

Doc 1

Debtor 1

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# United States Bankruptcy Court Northern District of Illinois Chicago Division

In re-	Shulman.	Robert	Case No.
m re:	Siluillian,	Robert	Case No.

## **VERIFICATION OF CREDITOR MATRIX**

I(we) verify that the attached list of creditors and the matrix file to be uploaded in this case are true and complete to the best of my(our) knowledge.

/s/ Robert Shulman	06/12/2017
Debtor	Date

Barclayclay/L.L. Bean 125 South West Street Wilmington, DE 19801

CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130

CBNA/Goodyear Tire 200 Innovation Way Akron, OH 44316

Chase Card PO Box 15298 Wilmington, DE 19850

Chris Jewula Contracting 5200 West Roscoe Street Chicago, IL 60641

CITICARDS CBNA PO Box 6241 Sioux Falls, SD 57117

Discover Bank PO Box 15316 Wilmington, DE 19850

Macy's PO Box 8113 Mason, OH 45040

Wells Fargo Card Service PO BOX 14517 Des Moines, IA 50306